

Information to identify the case:

Debtor 1	<u>Jessica R Capasso</u>	Social Security number or ITIN	xxx-xx-7117
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20561-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica R Capasso
aka Jessica R Hauser

5/16/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jessica R Capasso
Debtor

Case No. 20-20561-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 16, 2023

User: auto
Form ID: 318

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db	+ Jessica R Capasso, 425 Perry Avenue, Greensburg, PA 15601-4418
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
tr	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15201062	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15201071	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15246468	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15201073	+ Forefront Dermatology, Bin 88921, Milwaukee, WI 53288-8921
15571943	Fortiva/Bobs Furniture, P.O. Box 105555, Atlanta, GA 30348-5555
15426603	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15567728	+ Rushmore Loan Management Services, LLC, as servicer for U.S. Bank N.A., 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15201085	+ Western PA Behavioral Health, 111 Roberts Road, Suite 150, Grindstone, PA 15442-2104

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	May 17 2023 03:55:00	AmeriCredit Financial Services, Inc. dba GM Financ, 4001 Embarcadero Drive, Arlington, TX 76014-4106
cr	+ EDI: PHINAMERI.COM	May 17 2023 03:55:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: RECOVERYCORP.COM	May 17 2023 03:55:00	PRA Receivables Management, LLC, PO Box

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			41021, Norfolk, VA 23541-1021
cr	^ MEBN	May 17 2023 00:05:55	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15211675	EDI: PHINAMERI.COM	May 17 2023 03:55:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
15201063	+ Email/Text: bncnotifications@pheaa.org	May 17 2023 00:07:00	Aes/keystone, Pob 61047, Harrisburg, PA 17106-1047
15201064	+ Email/Text: bncnotifications@pheaa.org	May 17 2023 00:07:00	Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
15201065	+ Email/Text: bncnotifications@pheaa.org	May 17 2023 00:07:00	Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047
15571940	Email/Text: cfcbackoffice@contfinco.com	May 17 2023 00:07:00	TBOM/Contfin, P.O. Box 8099, Newark, DE 19714
15201066	+ EDI: CAPITALONE.COM	May 17 2023 03:55:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15254335	EDI: CITICORP.COM	May 17 2023 03:55:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15201068	+ EDI: WFNNB.COM	May 17 2023 03:55:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
15571944	EDI: WFNNB.COM	May 17 2023 03:55:00	Comenity/The Loft, P.O. Box 182125, Columbus, OH 43218-2125
15201069	+ EDI: WFNNB.COM	May 17 2023 03:55:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15201070	+ EDI: CCUSA.COM	May 17 2023 03:55:00	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15250200	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2023 00:07:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15201072	+ EDI: AMINFOFP.COM	May 17 2023 03:55:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15201074	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2023 00:07:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15426604	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2023 00:07:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15201075	+ EDI: PHINAMERI.COM	May 17 2023 03:55:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15201076	Email/Text: ktramble@lendmarkfinancial.com	May 17 2023 00:07:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15232436	Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2023 00:25:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15571941	Email/Text: ml-ebn@missionlane.com	May 17 2023 00:07:00	Mission Lane Tab Ban, 101 2nd Street, Suite 350, San Francisco, CA 94105
15201077	+ Email/Text: bankruptcy@marinerfinance.com	May 17 2023 00:07:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15201078	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2023 00:25:48	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15201079	+ EDI: NAVIENTFKASMSERV.COM	May 17 2023 03:55:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15237798	EDI: NAVIENTFKASMSERV.COM	May 17 2023 03:55:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640

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15230649	EDI: AGFINANCE.COM	May 17 2023 03:55:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15201080	+ EDI: AGFINANCE.COM	May 17 2023 03:55:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15235275	EDI: PRA.COM	May 17 2023 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15230283	+ Email/Text: ebnpeoples@grblaw.com	May 17 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15245583	+ EDI: JEFFERSONCAP.COM	May 17 2023 03:55:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15589151	EDI: Q3G.COM	May 17 2023 03:55:00	Quantum3 Group LLC as agent for, BLST SMS LLC & BB Allium Borrowing Trust, PO Box 788, Kirkland, WA 98083-0788
15233095	EDI: Q3G.COM	May 17 2023 03:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15574336	EDI: Q3G.COM	May 17 2023 03:55:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15577835	EDI: Q3G.COM	May 17 2023 03:55:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15490118	+ Email/Text: flyersprod.inbound@axisai.com	May 17 2023 00:07:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15567728	^ MEBN	May 17 2023 00:05:55	Rushmore Loan Management Services, LLC, as servicer for U.S. Bank N.A., 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15201082	Email/Text: amieg@stcol.com	May 17 2023 00:07:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
15201081	+ Email/Text: bankruptcy@sw-credit.com	May 17 2023 00:08:00	Southwest Credit Syste, 4120 International Parkway, Carrollton, TX 75007-1958
15201083	+ EDI: RMSC.COM	May 17 2023 03:55:00	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15201835	+ EDI: RMSC.COM	May 17 2023 03:55:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15201084	+ EDI: CITICORP.COM	May 17 2023 03:55:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15571939	+ EDI: BLUESTEM	May 17 2023 03:55:00	WebBank/Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		U.S. BANK NATIONAL ASSOCIATION
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15571942	*+	Comenity Bank/Express, P.O. Box 182789, Columbus, OH 43218-2789
15201067	##+	Citifinancial Auto, 2208 Hwy 121, Bedford, TX 76021-5981

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Glenn R. Bartifay	on behalf of Debtor Jessica R Capasso gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15